

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: BIBI FATHEMA DOWLUT, : BANKRUPTCY CASE NO. 18-70651-JAD
Debtor :
: CHAPTER 13
BIBI FATHEMA DOWLUT, :
Movant : Doc. No. _____
:
vs. :
:
NORTHWEST BANK, f/k/a NORTHWEST: Related to Doc. #46
SAVINGS BANK; ENTERPRISE BANK; :
FIRST COMMONWEALTH BANK; :
ALTOONA FIRST SAVINGS BANK; :
SELECT PORTFOLIO SERVICING, INC.; :
DEUTSCHE BANK NATIONAL TRUST :
COMPANY; M & T BANK; PRA :
RECEIVABLES MANAGEMENT, LLC; :
STEARNS BANK, N.A.; RHONDA J. :
WINNECOUR, CHAPTER 13 TRUSTEE; :
OFFICE OF THE UNITED STATES :
TRUSTEE, :
Respondents :
:

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, to wit, this 9th day of January, 2018, the above

identified matter having come before this Court on a Motion for Conversion from Chapter 13 to
Chapter 11 pursuant to 11 U.S.C. §1307(d); and after hearing held thereon, it is hereby

ORDERED, DIRECTED AND DECREED that said Motion for Conversion is GRANTED

and this case shall immediately be converted to a case under Chapter 11 of the Bankruptcy Code.

Debtor, Bibi Fathema Dowlut, is directed to immediately post the filing fee for a case
under Chapter 11, and to take all steps necessary to proceed as a Chapter 11 Debtor.

BY THE COURT:



The Honorable Jeffery A. Deller
United States Bankruptcy Judge

FILED
1/9/19 2:51 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bibi Fathema Dowlut
 Debtor

Case No. 18-70651-JAD
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db +Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613
 cr +Enterprise Bank, 4091 Mt. Royal Boulevard, Allison Park, PA 15101-2917
 cr +NORTHWEST BANK, Tucker Arensberg, P.C., c/o Beverly Weiss Manne, Esq., 1500 One PPG Place, Pittsburgh, Pa 15222-5413
 cr +Stearns Bank, N.A., 4191 2nd Street South, St. Cloud, MN 56301-3761
 14913387 +AMEX, P.O. Box 981540, El Paso, TX 79998-1540
 14913386 +American Express Centurion Bank, c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
 14925153 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14913388 +Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
 14913389 +Barclays Bank Delaware, 100 S. West Street, Wilmington, DE 19801-5015
 14913390 +Bayview Loan Servicing LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
 14913391 +Blair County Tax Claim Bureau, 423 Allegheny Street, Ste. 143, Hollidaysburg, PA 16648-2047
 14913394 +Chase Card Services, P.O. Box 15278, Wilmington, DE 19850-5278
 14913395 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
 14913396 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 14913397 +Citibank/The Home Depot, Citicorp Svrs Bankruptcy, P.O. Box 790040, St. Louis, MO 63179-0040
 14913398 +Citicards CBNA, Citicorp Credit Svc, P.O. Box 790040, St. Louis, MO 63179-0040
 14913399 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14948038 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922
 14913400 +Department Stores National Bank, c/o Quantum Group LLC, P.O. Box 657, Kirkland, WA 98083-0657
 14913404 +Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917
 14922401 +Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd., Allison Park, PA 15101-2917
 14913405 +Enterprise Bank, c/o Joseph Fidler, Esquire, 4091 Mt. Royal Blvd., Allison Park, PA 15101-2917
 14919604 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14913407 +First Commonwealth Bank, c/o McGrath McCall, PC, Four Gateway Center, Ste. 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14913408 +First National Bank, 1 FNB Blvd., Hermitage, PA 16148-3363
 14913413 +MMCA/C1, P.O. Box 991817, Mobile, AL 36691-8817
 14913409 +Macy's, P.O. Box 689195, Des Moines, Iowa 50368-9195
 14913410 +Macy's/Visa, Attn: Bankruptcy Dept., P.O. Box 8053, Mason, OH 45040-8053
 14913411 +Manufacturers & Trade, One Fountain PL/3rd Floor, Buffalo, NY 14203-1420
 14913412 +Metlife Home Loan, 334 Madison Avenue, Convent Station, NJ 07960-6914
 14913414 +Northwest Bank, Tucker Arensberg, PC, c/o Beverly Weiss Manne, Esquire, 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14913416 +Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
 14913415 +Northwest Bank, 100 Liberty Street, P.O. Box 128, Warren, PA 16365-0128
 14913417 +PCR Receivables, P.O. Box 41021, Norfolk, VA 23541-1021
 14913419 +Peoples Natural Gas Co LLC, c/o James Wallace PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 14913421 +RBS Citizens, 1 Citizens Drive, MS: ROP 15B, Riverside, RI 02915-3035
 14913423 +Stearns Bank NA, c/o Jordanne Kissner, Document Compliance Supervisor, 4191 2nd Street South, St. Cloud, MN 56301-3761
 14913424 +Stearns Bank, NA, 4191 2nd Street South, St. Cloud, MN 56301-3761

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14913385 +E-mail/Text: tdell@altoonabank.com Jan 10 2019 03:30:19 Altoona First Savings Bank, 203 N. Logan Boulevard, Altoona, PA 16602-1726
 14913392 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 10 2019 03:21:43 Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14913393 +E-mail/Text: bk.notifications@jpmchase.com Jan 10 2019 03:30:27 Chase Auto Finance, National Bankruptcy Dept., 201 N. Central Avenue, MS AZ1-1191, Phoenix, AZ 85004-8001
 14913401 +E-mail/Text: jennifer.chacon@spservicing.com Jan 10 2019 03:32:32 Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 14951869 +E-mail/Text: jennifer.chacon@spservicing.com Jan 10 2019 03:32:32 Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 14913402 +E-mail/Text: mrdiscen@discover.com Jan 10 2019 03:30:07 Discover Bank, Discover Products Inc., P.O. Box 3025, New Albany, OH 43054-3025
 14913403 +E-mail/Text: mrdiscen@discover.com Jan 10 2019 03:30:07 Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
 14913406 +E-mail/Text: bankruptcynotice@fcbanking.com Jan 10 2019 03:30:11 First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
 14952189 +E-mail/Text: camanagement@mtb.com Jan 10 2019 03:30:20 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

District/off: 0315-7

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Form ID: pdf900

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14929905 +E-mail/Text: BKRMailOps@weltman.com Jan 10 2019 03:31:26 MMCA, Its Successor and Assigns,
c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200,
Cleveland OH 44113-1009
14914096 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 10 2019 03:22:34
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14913418 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2019 03:30:47 Pennsylvania Dept of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14913420 +E-mail/Text: bnc-quantum@quantum3group.com Jan 10 2019 03:30:31 Quantum3 Group LLC Agent,
MOMA Funding LLC, P.O. Box 788, Kirkland, WA 98083-0788
14916705 +E-mail/Text: bnc-quantum@quantum3group.com Jan 10 2019 03:30:31
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14913422 +E-mail/Text: jennifer.chacon@spservicing.com Jan 10 2019 03:32:32
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14913425 +E-mail/PDF: gecsedri@recoverycorp.com Jan 10 2019 03:22:29 Synchrony Bank,
c/o PRA Receivables Management Inc., P.O. Box 41021, Norfolk, VA 23541-1021
14913426 +E-mail/PDF: gecsedri@recoverycorp.com Jan 10 2019 03:21:40 Synchrony Bank/Amazon,
Attn Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14913427 +E-mail/PDF: gecsedri@recoverycorp.com Jan 10 2019 03:22:05 Synchrony Bank/JC Penney,
Attn Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
14913428 +E-mail/PDF: gecsedri@recoverycorp.com Jan 10 2019 03:22:28 Synchrony Bank/Sams,
Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,
cr M&T Bank
cr Select Portfolio Servicing, Inc.
cr* Altoona First Savings Bank, 203 N. Logan Boulevard, Altoona, PA 16602-1726
cr* First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr* PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14925796* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
14926556* +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14951976* Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
14952409* Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
14916301* Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14942670* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
TOTALS: 3, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Beverly Weiss Manne on behalf of Creditor NORTHWEST BANK bmanne@tuckerlaw.com,
bewmanne@aol.com
Christopher M. McMonagle on behalf of Creditor M&T Bank cmcmونagle@sterneisenberg.com,
bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et
al... bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
James R. Huff, II on behalf of Debtor Bibi Fatema Dowlut jhuff@sfshlaw.com
Jeffrey A. Muriceak on behalf of Creditor Altoona First Savings Bank jmuriceak@eveyblack.com,
choover@eveyblack.com
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

District/off: 0315-7

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Sloane B. O'Donnell on behalf of Creditor NORTHWEST BANK sodonnell@tuckerlaw.com,
agilbert@tuckerlaw.com

TOTAL: 12